



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [CIBC BANCORP USA INC.](#)

City/State [CHICAGO, IL](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [65,172,991](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[120 SOUTH LA SALLE STREET](#)
[CHICAGO, IL 60603](#)

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	59,910,415	51,260,615	43,954,304	38,935,259	21,599,608
Net income (\$000)	580,348	300,745	480,627	265,804	14,949
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.41	2.60	6	1.86	2.77	12	2.14	3.01	16	2.16	3.08	15	1.94	2.92	11
+ Non-interest income	1.78	1.04	84	1.58	1.21	72	1.69	1.32	74	1.56	1.31	68	2.06	1.35	81
- Overhead expense	1.94	2.17	36	2.03	2.57	26	2.24	2.69	28	2.42	2.71	31	3.14	2.72	77
- Provision for credit losses	-0.02	-0.09	63	0.65	0.51	73	0.35	0.15	90	0.35	0.14	89	0.34	0.16	88
+ Securities gains (losses)	0	0.01	39	0	0.02	16	0	0.01	43	-0.01	0	15	0.01	0.01	63
+ Other tax equivalent adjustments	0	0	77	0	0	48	0	0	76	0	0	45	0	0	84
= Pretax net operating income (tax equivalent)	1.27	1.66	16	0.77	1.04	26	1.23	1.56	21	0.94	1.57	7	0.53	1.43	6
Net operating income	0.97	1.26	18	0.59	0.81	26	1.09	1.19	34	0.68	1.24	8	0.07	0.89	5
Net income	0.97	1.26	18	0.59	0.82	26	1.09	1.19	34	0.68	1.24	8	0.07	0.90	5
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.19	3.06	10	2.94	3.55	17	4.47	4.41	56	4.40	4.24	61	4.97	3.80	89
Interest expense	0.63	0.25	91	0.86	0.52	86	2.04	1.08	91	1.90	0.86	94	2.72	0.60	99
Net interest income (tax equivalent)	1.57	2.80	6	2.07	3.01	13	2.43	3.33	18	2.49	3.38	19	2.25	3.19	14
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.16	0.11	69	0.21	0.27	52	0.18	0.21	54	0.20	0.22	63	0.01	0.24	11
Earnings coverage of net loan and lease losses (X)	14.05	39.72	37	10.21	22.91	44	12.87	24.40	48	9.59	21.75	36	92.48	19.67	93
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.37	1.23	67	1.69	1.58	66	0.95	0.83	62	0.74	0.90	35	0.46	0.98	16
Allowance for loan and lease losses / Total loans and leases	1.36	1.20	68	1.68	1.55	68	0.95	0.81	64	0.74	0.89	35	0.46	0.96	16
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.10	0.49	90	1.35	0.71	89	0.61	0.57	58	0.58	0.61	48	0.67	0.72	51
30-89 days past due loans and leases / Total loans and leases	0.14	0.32	29	0.19	0.39	27	0.07	0.43	7	0.11	0.44	12	0.05	0.47	6
Liquidity and Funding															
Net noncore funding dependence	4.71	-2.33	74	2.22	3.20	51	27.78	14.45	83	35.28	16.62	88	39.24	17.03	89
Net short-term noncore funding dependence	-20.20	-7.71	14	-22.71	-4.76	10	-0.26	3.38	31	5.33	4.66	42	36.95	4.83	97
Net loans and leases / Total assets	55.08	58.67	37	58.02	61.58	32	66.29	63.77	43	65.30	63.98	38	65.97	62.73	46
Capitalization															
Tier 1 leverage ratio	10.31	8.98	80	10.69	9.13	86	11.67	9.76	88	12.76	9.71	94	12.87	9.53	93
Holding company equity capital / Total assets	14.52	10.71	94	15.45	11.16	93	17.86	12.43	95	19.26	12.22	98	20.38	11.94	99
Total equity capital (including minority interest) / Total assets	14.52	10.82	93	15.45	11.29	93	17.86	12.57	95	19.26	12.27	98	20.38	12.01	99
Common equity tier 1 capital / Total risk-weighted assets	13.41	12.42	72	13.65	12.38	75	12.84	12.17	71	13.52	12.12	78	14.03	12.19	76
Net loans and leases / Equity capital (X)	3.79	5.53	15	3.75	5.58	14	3.71	5.21	16	3.39	5.29	12	3.24	5.27	13
Cash dividends / Net income	0	28.27	3	0	42.30	4	0	33.12	3	0	27.31	5	3.79	31.29	12
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	14.82	10.50	75	20.27	16.68	65	14.45	9.26	76	9.58	7	71		8.28	
Equity capital	7.88	7.46	64	4.07	6.99	37	6.11	10.49	39	3.57	7.89	40		10.18	
Net loans and leases	9.01	3.36	77	5.26	9.07	38	16.18	9.10	81	8.48	7.89	67		9.38	
Noncore funding	26.40	-14.79	91	-9.04	-12.18	54	6.38	6.59	56	3.02	10.67	38		5.59	
Parent Company Ratios															
Short-term debt / Equity capital	1.06	0.57	80	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	56.78	10.95	93	60.87	13.56	91	0	13.04	13	0	13.37	15	0	12.69	16
Equity investment in subsidiaries / Equity capital	150.89	103.22	98	118.86	102.81	94	118.43	103.22	93	121.56	103.10	95	120.78	102.10	93
Cash from ops + noncash items + op expense / Op expense + dividends	50.50	154.48	11	145.34	147.24	60	-122.06	190.27	0	87.39	174.91	12	-66.23	148.20	3

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,066,063	1,212,891	1,508,535	1,315,962	791,184	-12.11	
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	1,065,717	1,212,436	1,507,732	1,315,260	790,973	-12.10	
Tax-exempt income on loans and leases.....	346	455	803	702	211	-23.96	
Estimated tax benefit on income on loans and leases.....	0	2	489	249	127	-100.00	
Income on loans and leases (tax equivalent).....	1,066,063	1,212,893	1,509,024	1,316,211	791,311	-12.11	
Investment interest income (tax equivalent).....	78,236	101,965	124,418	102,599	51,565	-23.27	
Interest on balances due from depository institutions.....	10,688	7,276	23,496	12,453	6,806	46.89	
Interest income on other earning assets.....	26,230	31,396	69,431	53,770	74,842	-16.45	
Total interest income (tax equivalent).....	1,181,217	1,353,530	1,726,369	1,485,033	924,524	-12.73	
Interest on time deposits of \$250K or more	4,693	16,951	28,440	15,201	6,641	-72.31	
Interest on time deposits < \$250K.....	5,428	22,852	37,615	25,235	9,803	-76.25	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	37,639	90,343	243,913	136,568	33,324	-58.34	
Interest on other borrowings and trading liabilities.....	289,558	267,898	476,916	466,142	455,800	8.09	
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	163		
Total interest expense.....	337,318	398,044	786,884	643,146	505,731	-15.26	
Net interest income (tax equivalent).....	843,899	955,486	939,485	841,887	418,793	-11.68	
Non-interest income.....	1,064,307	811,006	742,147	606,655	445,760	31.23	
Adjusted operating income (tax equivalent)	1,908,206	1,766,492	1,681,632	1,448,542	864,553	8.02	
Overhead expense.....	1,164,720	1,038,592	986,127	940,695	678,386	12.14	
Provision for credit losses.....	-14,491	335,199	153,011	137,950	73,995		
Securities gains (losses)	140	0	22	-4,179	1,619		
Other tax equivalent adjustments	1	0	1	0	94		
Pretax net operating income (tax equivalent).....	762,043	392,271	542,253	365,718	113,885	94.26	
Applicable income taxes	181,694	91,524	60,112	98,132	96,946	98.52	
Tax equivalent adjustments	1	2	1,514	1,782	1,990	-50.00	
Applicable income taxes (tax equivalent).....	181,695	91,526	61,626	99,914	98,936	98.52	
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	580,348	300,745	480,627	265,804	14,949	92.97	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	580,348	300,745	480,627	265,804	14,949	92.97	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	580,348	300,745	480,627	265,804	14,949	92.97	
Investment securities income (tax equivalent).....	78,236	101,965	124,418	102,599	51,565	-23.27	
US Treasury and agency securities (excluding mortgage-backed securities)	28,634	37,995	35,641	20,059	7,571	-24.64	
Mortgage-backed securities	49,335	62,450	79,306	73,648	36,304	-21.00	
All other securities	267	1,520	9,471	8,892	7,690	-82.43	
Cash dividends declared.....	0	0	0	0	566		
Common	0	0	0	0	566		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	1.97	2.85	8	2.64	3.27	13	3.93	4	44	3.81	3.87	47	4.28	3.47	88
Less: Interest expense.....	0.56	0.23	91	0.78	0.48	82	1.79	0.98	90	1.65	0.79	92	2.34	0.55	99
Equals: Net interest income (tax equivalent).....	1.41	2.60	6	1.86	2.77	12	2.14	3.01	16	2.16	3.08	15	1.94	2.92	11
Plus: Non-interest income.....	1.78	1.04	84	1.58	1.21	72	1.69	1.32	74	1.56	1.31	68	2.06	1.35	81
Equals: adjusted operating income (tax equivalent).....	3.19	3.70	24	3.45	4.04	22	3.83	4.41	24	3.72	4.46	15	4	4.33	33
Less: Overhead expense.....	1.94	2.17	36	2.03	2.57	26	2.24	2.69	28	2.42	2.71	31	3.14	2.72	77
Less: Provision for credit losses.....	-0.02	-0.09	63	0.65	0.51	73	0.35	0.15	90	0.35	0.14	89	0.34	0.16	88
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	49	0	0	46	0	0	49	0	0	51	0.01	0	96
Plus: Realized gains (losses) on available-for-sale securities.....	0	0.01	40	0	0.02	17	0	0.01	44	-0.01	0	15	0	0.01	34
Plus: other tax equivalent adjustments.....	0	0	77	0	0	48	0	0	76	0	0	45	0	0	84
Equals: Pretax net operating income (tax equivalent).....	1.27	1.66	16	0.77	1.04	26	1.23	1.56	21	0.94	1.57	7	0.53	1.43	6
Less: Applicable income taxes (tax equivalent).....	0.30	0.38	25	0.18	0.23	32	0.14	0.36	5	0.26	0.33	24	0.46	0.55	34
Less: Minority interest.....	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income.....	0.97	1.26	18	0.59	0.81	26	1.09	1.19	34	0.68	1.24	8	0.07	0.89	5
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income.....	0.97	1.26	18	0.59	0.82	26	1.09	1.19	34	0.68	1.24	8	0.07	0.90	5
Memo: Net income (last four quarters).....	0.97	1.26	18	0.59	0.82	26	1.09	1.19	34	0.68	1.24	8	0.91		
Net income-BHC and noncontrolling (minority) interest.....	0.97	1.27	16	0.59	0.83	26	1.09	1.20	34	0.68	1.25	7	0.07	0.91	5
Margin Analysis															
Average earning assets / Average assets.....	89.99	93.08	14	89.86	92.32	17	87.80	91.05	19	86.72	91.48	7	86.12	91.61	4
Average interest-bearing funds / Average assets.....	62.03	61.99	60	64.20	64.06	52	65.24	65.57	48	62.73	65.56	36	77.57	65.75	83
Interest income (tax equivalent) / Average earning assets.....	2.19	3.06	10	2.94	3.55	17	4.47	4.41	56	4.40	4.24	61	4.97	3.80	89
Interest expense / Average earning assets.....	0.63	0.25	91	0.86	0.52	86	2.04	1.08	91	1.90	0.86	94	2.72	0.60	99
Net interest income (tax equivalent) / Average earning assets.....	1.57	2.80	6	2.07	3.01	13	2.43	3.33	18	2.49	3.38	19	2.25	3.19	14
Yield or Cost															
Total loans and leases (tax equivalent).....	3.15	4.01	8	3.60	4.27	12	5.12	5.09	58	5.08	4.95	70	5.60	4.52	88
Interest-bearing bank balances.....	0.13	0.14	23	0.18	0.27	23	1.70	2.04	30	1.30	1.64	23	0.62	1.05	7
Federal funds sold and reverse repos.....	0.28	0.25	65	0.67	0.68	58	2.33	2.44	56	2	2.17	45	10.76	1.41	96
Trading assets.....	0.83	0.45	72	0.96	0.60	71	2.21	0.99	74	2.27	1.11	75	4.39	1.11	95
Total earning assets.....	2.19	3.04	9	2.94	3.51	17	4.47	4.36	57	4.39	4.20	64	4.96	3.73	90
Investment securities (tax equivalent).....	1.14	1.77	8	1.84	2.25	20	2.39	2.76	20	2.25	2.68	15	1.77	2.47	6
US Treasury and agency securities (excluding mortgage-backed securities).....	0.62	1.14	19	1.27	1.75	27	1.96	2.32	29	1.78	2.05	29	0.94	1.62	9
Mortgage-backed securities.....	2.14	1.57	88	2.37	2.05	80	2.57	2.61	47	2.36	2.50	35	1.23	2.23	2
All other securities.....	8.11	2.81	96	2.97	3.24	42	3.07	4.06	22	2.24	4.20	7	1.97	3.66	11
Interest-bearing deposits.....	0.20	0.21	55	0.65	0.53	67	1.96	1.10	92	1.44	0.81	87	0.65	0.49	73
Time deposits of \$250K or more.....	0.45	0.66	26	1.51	1.42	57	2.42	1.96	89	1.48	1.44	53			
Time deposits < \$250K.....	0.71	0.62	65	1.80	1.36	87	2.26	1.82	76	1.77	1.29	81			
Other domestic deposits.....	0.17	0.15	67	0.51	0.36	81	1.83	0.93	92	1.35	0.67	92			
Foreign deposits.....		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos.....	0.03	0.17	19	0.29	0.62	23	1.98	1.86	55	1.60	1.51	50	12.80	0.94	98
Other borrowed funds and trading liabilities.....	2.41	1.27	87	2.04	1.50	78	3.42	2.38	90	3.54	2.28	92	10.74	1.77	99
All interest-bearing funds.....	0.91	0.37	92	1.21	0.74	86	2.74	1.49	92	2.63	1.19	95	3.02	0.82	96

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
Non-interest Income and Expenses															
Total non-interest income	1,064,307		811,006		742,147		606,655		445,760						
Fiduciary activities income	418,223		335,769		309,070		293,335		211,062						
Service charges on deposit accounts - domestic	50,675		43,886		36,580		37,271		19,455						
Trading revenue.....	20,549		-2,515		2,923		6,621		22,787						
Investment banking fees and commissions.....	153,662		98,643		79,844		64,009		56,151						
Insurance activities revenue.....	1		2		5		5		5						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	375		186		173		135		99						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	5,757		33,495		36,292		9,255		14,472						
Other non-interest income.....	415,065		301,540		277,260		196,024		121,729						
Total overhead expenses	1,164,720		1,038,592		986,127		940,695		678,386						
Personnel expense.....	784,715		642,315		620,239		590,873		444,894						
Net occupancy expense.....	50,469		55,310		29,342		35,344		14,917						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	54,049		60,947		66,708		66,446		36,142						
Other operating expenses.....	275,487		280,020		269,838		248,032		182,433						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	2,557		2,421		2,367		2,335		2,067						
Average personnel expense per employee.....	306.89		265.31		262.04		253.05		215.24						
Average assets per employee.....	23,429.96		21,173.32		18,569.63		16,674.63		10,449.74						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.17	11	0	2.02	10	0	2.72	10	0	3.08	7	0	2.85	9
Overhead expenses / Net Interest Income + non-interest income	61.04	59.28	52	58.79	62.28	39	58.69	61.29	42	65.02	60.88	72	78.64	63.61	89
Percent of Average Assets															
Total overhead expense	1.94	2.17	36	2.03	2.57	26	2.24	2.69	28	2.42	2.71	31	3.14	2.72	77
Personnel expense.....	1.31	1.21	67	1.25	1.30	47	1.41	1.41	48	1.52	1.44	57	2.06	1.42	90
Net occupancy expense.....	0.08	0.23	5	0.11	0.26	6	0.07	0.28	2	0.09	0.28	3	0.07	0.29	4
Other operating expenses.....	0.55	0.72	26	0.67	0.94	27	0.77	0.97	38	0.81	0.97	39	1.01	1	60
Overhead less non-interest income	0.17	1.10	6	0.44	1.25	10	0.56	1.32	10	0.86	1.38	17	1.08	1.34	25
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	61.04	58.83	54	58.79	61.82	41	58.64	60.64	46	64.94	60.37	73	78.47	62.73	89
Personnel expense.....	41.12	32.93	89	36.36	32.36	73	36.88	32.39	76	40.79	32.51	89	51.46	32.93	96
Net occupancy expense.....	2.64	6.23	8	3.13	6.58	7	1.74	6.52	4	2.44	6.48	5	1.73	6.70	4
Other operating expenses.....	17.27	19.18	40	19.30	22.28	44	20.01	21.20	52	21.71	20.90	62	25.28	22.41	75
Total non-interest income	55.78	27.67	92	45.91	28.83	84	44.13	29.23	82	41.88	28.50	80	51.56	31.08	86
Fiduciary activities income	21.92	2.20	96	19.01	2.09	96	18.38	1.97	96	20.25	2.14	96	24.41	2.38	96
Service charges on domestic deposit accounts	2.66	3.27	37	2.48	3.27	32	2.18	3.88	30	2.57	4.15	31	2.25	4.28	31
Trading revenue.....	1.08	0.62	79	-0.14	1.28	4	0.17	1.18	45	0.46	0.85	60	2.64	0.90	84
Investment banking fees and commissions.....	8.05	2.58	85	5.58	2.46	83	4.75	3.54	77	4.42	3.42	76	6.49	3.62	79
Insurance activities revenue.....	0	0.36	22	0	0.41	22	0	0.47	21	0	0.47	21	0	0.55	19
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0.02	0.60	26	0.01	0.01	55	0.01	0.28	34	0.01	0.65	21	0.01	0.60	22
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.30	3.30	17	1.90	3.92	48	2.16	1.86	63	0.64	1.61	42	1.67	1.67	59
Other non-interest income.....	21.75	9.27	91	17.07	9.65	84	16.49	10.04	84	13.53	9.86	74	14.08	10.77	73
Overhead less non-interest income	5.26	30.52	7	12.88	31.93	11	14.51	31.06	13	23.06	31.46	21	26.91	31.19	32
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.84	21.18	79	23.33	18.63	82	11.09	20.56	4	26.83	19.04	94	85.13	32.99	95
Applicable income tax + TE / Pretax net operating income + TE	23.84	22.67	68	23.33	21.18	66	11.36	23.23	2	27.32	21.56	93	86.87	37.95	95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	19,334,685	17,845,433	16,407,832	14,181,816	13,987,884	8,35		
Commercial and industrial loans	9,782,611	9,628,985	8,552,407	7,699,390	6,849,783	1.60		
Loans to individuals	419,680	274,097	200,118	157,314	128,892	53.11		
Loans to depository institutions and acceptances of other banks	3,661	1,964	2,640	18,713	100	86.41		
Agricultural loans	13,920	15,583	7,856	9,524	9,737	-10.67		
Other loans and leases	7,004,573	5,894,675	6,561,777	5,213,170	4,126,898	18.83		
Less: Unearned income	163,186	165,862	148,177	151,358	165,744	-1.61		
Loans and leases, net of unearned income	36,395,944	33,494,875	31,584,453	27,128,569	24,937,550	8.66		
Less: Allowance for loan and lease losses	495,473	563,176	299,231	200,114	114,373	-12.02		
Net loans and leases	35,900,471	32,931,699	31,285,222	26,928,455	24,823,177	9.01		
Debt securities that reprice or mature in over 1 year	5,984,562	4,151,624	4,182,466	4,585,636	4,026,506	44.15		
Mutual funds and equity securities	0	0	19	0	0	0		
Subtotal	41,885,033	37,083,323	35,467,707	31,514,091	28,849,683	12.95		
Interest-bearing bank balances	9,347,915	8,061,620	1,645,040	1,654,500	1,256,914	15.96		
Federal funds sold and reverse repos	5,271,294	3,172,578	3,122,764	1,919,757	1,617,673	66.15		
Debt securities that reprice or mature within 1 year	1,603,534	2,338,464	1,204,044	185,933	247,703	-31.43		
Trading assets	487,691	347,901	233,319	329,091	300,728	40.18		
Total earning assets	58,595,467	51,003,886	41,672,873	35,603,372	32,272,701	14.88		
Non-interest-bearing cash and due from depository institutions	420,181	325,846	304,254	360,120	217,593	28.95		
Premises, fixed assets, and leases	511,119	553,700	597,896	510,339	509,358	-7.69		
Other real estate owned	0	147	3,865	544	1,480	-100.00		
Investment in unconsolidated subsidiaries	0	0	0	0	0	0		
Intangible and other assets	5,646,224	4,875,354	4,614,062	4,761,883	4,629,570	15.81		
Total assets	65,172,991	56,758,933	47,192,950	41,236,258	37,630,702	14.82		
Quarterly average assets	64,338,782	54,419,875	46,888,110	39,582,414	37,430,268	18.23		
Average loans and leases (YTD)	33,802,072	33,709,669	29,481,504	25,894,798	14,122,825	0.27		
Memoranda								
Loans held-for-sale	192,497	262,157	53,114	246,718	127,084	-26.57		
Loans not held-for-sale	36,203,447	33,232,718	31,531,339	26,881,851	24,810,466	8.94		
Real estate loans secured by 1–4 family	1,933,990	1,814,773	1,464,949	1,060,352	906,227	6.57		
Commercial real estate loans	17,394,695	16,024,659	14,932,870	13,115,464	13,073,041	8.55		
Construction and land development	1,536,566	1,347,227	1,147,118	1,064,102	701,990	14.05		
Multifamily	4,322,551	3,702,543	3,799,850	3,028,416	2,695,569	16.75		
Nonfarm nonresidential	11,535,578	10,974,889	9,985,902	9,022,946	9,675,482	5.11		
Real estate loans secured by farmland	6,000	6,001	10,012	6,000	8,616	-0.02		
Total investment securities	7,588,096	6,490,088	5,386,528	4,771,569	4,274,209	16.92		
U.S. Treasury securities	5,304,364	3,978,874	2,355,229	1,230,948	836,799	33.31		
US agency securities (excluding mortgage-backed securities)	14,900	15,029	0	44,823	45,191	-0.86		
Municipal securities	0	0	6,836	259,358	295,771			
Mortgage-backed securities	2,265,664	2,492,349	2,928,465	3,142,133	3,037,275	-9.10		
Asset-backed securities	0	0	0	0	0	0		
Other debt securities	3,168	3,836	95,979	94,307	59,173	-17.41		
Mutual funds and equity securities	0	0	19	0	0	0		
Available-for-sale securities	5,847,309	4,751,528	3,436,104	2,711,742	2,365,197	23.06		
U.S. Treasury securities	5,304,364	3,978,874	2,355,229	1,230,948	836,799	33.31		
US agency securities (excluding mortgage-backed securities)	14,900	15,029	0	44,823	45,191	-0.86		
Municipal securities	0	0	6,836	259,177	294,989			
Mortgage-backed securities	528,045	757,625	982,581	1,087,692	1,135,433	-30.30		
Asset-backed securities	0	0	0	0	0	0		
Other debt securities	0	0	91,458	89,102	52,785			
Mutual funds and equity securities	0	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	34,187	90,424	33,704	-42,208	-14,805	-62.19		
Available-for-sale securities appreciation (depreciation)	-30,707	55,807	18,203	-36,443	-20,606			
Structured notes, fair value	0	0	0	0	0	0		
Pledged securities	585,329	203,788	329,272	393,068	305,694	187.22		

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	13,405,451	10,836,317	6,607,110	5,724,420	5,970,941	23.71	
NOW, ATS and transaction accounts	4,977,969	4,846,270	3,975,574	3,122,318	2,273,571	2.72	
Time deposits less brokered deposits < \$250K	-475,599	-265,634	39,257	-378,974	-285,311		
MMDA and other savings accounts	18,293,188	16,820,901	10,903,558	8,973,842	6,713,078	8.75	
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	36,201,009	32,237,854	21,525,499	17,441,606	14,672,279	12.29	
Time deposits of \$250K or more	978,128	1,102,578	1,173,733	1,133,526	939,828	-11.29	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	2,027,462	1,200,088	1,133,797	776,230	888,739	68.94	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	3,434,364	1,895,875	2,231,844	2,155,584	2,518,442	81.15	
Other borrowings w/remaining maturity of 1 year or less	327,600	15,692	16,262	59,864	8,270,097	1987.69	
Other borrowings w/remaining maturity over 1 year	10,288,753	9,044,718	9,675,521	8,957,883	54,693	13.75	
Brokered deposits < \$250K	1,141,256	1,137,350	1,596,392	1,795,054	1,770,757	0.34	
Noncore funding	18,197,563	14,396,301	15,827,549	14,878,141	14,442,556	26.40	
Trading liabilities	161,334	126,028	171,257	51,719	60,891	28.01	
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0	0	
Other liabilities	1,151,365	1,228,367	1,240,960	922,423	786,015	-6.27	
Total liabilities	55,711,271	47,988,550	38,765,265	33,293,889	29,961,741	16.09	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0	0	
Common stock	0	0	0	0	0	0	
Common surplus	7,682,706	7,478,287	7,478,062	7,477,044	7,276,758	2.73	
Retained earnings	1,826,486	1,246,109	928,993	504,647	427,360	46.58	
Accumulated other comprehensive income	-47,472	45,987	20,630	-39,322	-35,267		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	9,461,720	8,770,383	8,427,685	7,942,369	7,668,851	7.88	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	110		
Total equity capital, including minority interest	9,461,720	8,770,383	8,427,685	7,942,369	7,668,961	7.88	
Total liabilities and capital	65,172,991	56,758,933	47,192,950	41,236,258	37,630,702	14.82	
Memoranda							
Non-interest-bearing deposits	13,405,451	10,836,317	6,607,110	5,724,420	5,970,941	23.71	
Interest-bearing deposits	24,914,942	23,641,465	17,688,514	14,645,766	11,411,923	5.39	
Total deposits	38,320,393	34,477,782	24,295,624	20,370,186	17,382,864	11.15	
Long-term debt that reprices within 1 year	5,373,089	5,901,495	5,561,371	5,561,371	5,493,762	-8.95	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	8,770,383	8,427,685	7,942,369	7,668,851	-5,476		
Accounting restatements	0	16,405	-56,281	2,331	0		
Net income	580,348	300,745	480,627	265,804	14,949		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	200,000	0	814	8,396	5,843		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	7,687,689		
Less: Dividends declared	0	0	0	0	566		
Change in other comprehensive income	-93,459	25,357	59,952	-960	-35,267		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	4,448	191	204	-2,053	1,679		
Holding company equity capital, ending balance	9,461,720	8,770,383	8,427,685	7,942,369	7,668,851		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	29.67	36.25	32	31.44	36.22	35	34.77	37.78	40	34.39	37.19	40	37.17	35.54	49
Commercial and industrial loans	15.01	10.76	74	16.96	13.52	67	18.12	12.02	79	18.67	12.85	73	18.20	12.62	71
Loans to individuals	0.64	3.36	33	0.48	3.40	27	0.42	4.20	22	0.38	4.31	20	0.34	4.47	22
Loans to depository institutions and acceptances of other banks	0.01	0.02	77	0	0.03	72	0.01	0.04	67	0.05	0.05	79	0	0.06	54
Agricultural loans.....	0.02	0.18	41	0.03	0.19	44	0.02	0.24	38	0.02	0.30	43	0.03	0.21	46
Other loans and leases.....	10.75	4.47	87	10.39	4.63	87	13.90	5.01	92	12.64	5	94	10.97	5.10	90
Net loans and leases.....	55.08	58.67	37	58.02	61.58	32	66.29	63.77	43	65.30	63.98	38	65.97	62.73	46
Debt securities over 1 year.....	9.18	19.46	14	7.31	15.55	13	8.86	14.60	17	11.12	14.63	33	10.70	14.83	27
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	27	0	0.06	12	0	0.06	11
Subtotal	64.27	79.22	10	65.33	78.16	13	75.15	79.65	20	76.42	79.97	23	76.67	79.31	25
Interest-bearing bank balances	14.34	8.50	81	14.20	7.51	86	3.49	3.06	65	4.01	3.04	68	3.34	3.46	59
Federal funds sold and reverse repos	8.09	0.54	93	5.59	0.82	89	6.62	1.57	86	4.66	1.66	86	4.30	1.81	85
Debt securities 1 year or less	2.46	1.56	74	4.12	1.68	85	2.55	1.91	71	0.45	1.96	26	0.66	1.86	34
Trading assets	0.75	0.49	80	0.61	1.01	64	0.49	1.19	69	0.80	1.33	77	0.80	1.34	75
Total earning assets.....	89.91	91.77	29	89.86	91.05	31	88.30	89.53	34	86.34	89.74	15	85.76	89.84	11
Non-interest cash and due from depository institutions.....	0.64	0.82	30	0.57	1.07	13	0.64	1.14	18	0.87	1.21	26	0.58	1.22	11
Other real estate owned.....	0	0.01	9	0	0.02	10	0.01	0.03	29	0	0.04	13	0	0.05	15
All other assets.....	9.45	7.35	75	9.57	7.82	73	11.05	9.27	71	12.79	8.98	86	13.66	8.86	88
Memoranda															
Short-term investments	24.89	11.47	90	23.91	11.17	86	12.65	7.63	79	9.12	7.80	70	8.30	8.69	66
U.S. Treasury securities.....	8.14	1.47	93	7.01	0.84	94	4.99	1.03	90	2.99	1.04	84	2.22	1.02	79
US agency securities (excluding mortgage-backed securities)	0.02	0.82	25	0.03	0.63	27	0	0.54	13	0.11	0.69	38	0.12	0.75	42
Municipal securities	0	1.73	6	0	1.69	8	0.01	1.34	23	0.63	1.62	39	0.79	1.60	44
Mortgage-backed securities	3.48	14.14	7	4.39	11.75	13	6.21	11.44	18	7.62	11.13	26	8.07	11.06	33
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0	0.53	25	0.01	0.42	29	0.20	0.39	58	0.23	0.41	61	0.16	0.38	58
Loans held-for-sale.....	0.30	0.55	59	0.46	0.52	58	0.11	0.39	38	0.60	0.30	78	0.34	0.33	65
Loans held for investment	55.55	58.06	39	58.55	61.72	31	66.81	63.50	44	65.19	63.93	39	65.93	62.63	46
Real estate loans secured by 1–4 family	2.97	11.46	12	3.20	11.91	13	3.10	13.29	14	2.57	13.46	10	2.41	13.44	12
Revolving	0.07	1.42	13	0.10	1.66	16	0.16	2.07	19	0.22	2.27	16	0.27	2.40	18
Closed-end, secured by first liens	2.89	9.67	16	3.08	9.81	18	2.92	10.69	16	2.31	10.57	12	2.10	10.35	13
Closed-end, secured by junior liens	0.01	0.17	16	0.02	0.22	18	0.03	0.28	20	0.04	0.31	20	0.04	0.34	21
Commercial real estate loans	26.69	22.69	58	28.23	22.22	62	31.64	22.23	67	31.81	21.58	71	34.74	19.88	84
Construction and land development.....	2.36	3.34	41	2.37	3.40	41	2.43	3.44	46	2.58	3.51	45	1.87	3.25	39
Multifamily.....	6.63	3.57	83	6.52	3.12	89	8.05	3.01	90	7.34	2.72	89	7.16	2.54	88
Nonfarm nonresidential	17.70	14.57	62	19.34	14.72	66	21.16	14.69	69	21.88	14.44	73	25.71	13.30	88
Real estate loans secured by farmland.....	0.01	0.30	32	0.01	0.33	30	0.02	0.36	34	0.01	0.41	36	0.02	0.32	43

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	53.12	61.05	31	53.28	57.15	36	51.95	57.46	40	52.28	56.49	42	56.09	54.84	49
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	5.31	19.86	12	5.42	19.43	13	4.64	20.75	11	3.91	21.10	9	3.63	21.45	11
Real estate loans secured by 1–4 family.....	0.12	2.43	13	0.16	2.64	16	0.24	3.15	19	0.34	3.50	16	0.41	3.77	17
Revolving	5.19	17.24	14	5.26	16.59	15	4.40	17.39	12	3.57	17.39	10	3.23	17.41	11
Closed-end.....	47.79	37.86	64	47.84	34.63	74	47.28	33.52	72	48.35	32.14	78	52.42	29.99	90
Commercial real estate loans	4.22	5.65	46	4.02	5.26	45	3.63	5.09	46	3.92	5.20	46	2.81	4.90	36
Construction and land development.....	1.27	1.18	59	1	0.93	60	0.75	0.94	51	0.92	1.02	57	0.61	0.89	51
1–4 family.....	2.96	4.40	41	3.03	4.19	42	2.88	4.02	44	3	4.05	41	2.20	3.90	33
Other.....	11.88	5.78	86	11.05	4.96	87	12.03	4.69	90	11.16	4.10	90	10.81	3.84	89
Multifamily.....	31.69	24.56	66	32.77	22.93	74	31.62	22.15	70	33.26	21.40	75	38.80	20.03	94
Nonfarm nonresidential	7.38	8.29	48	6.85	7.68	47	6.44	7.72	43	7.30	8.03	49	10.08	7.58	66
Owner-occupied.....	24.31	15.94	79	25.91	14.95	90	25.17	14.34	86	25.96	13.38	92	28.72	12.45	97
Other.....	0.02	0.54	32	0.02	0.54	29	0.03	0.55	34	0.02	0.63	35	0.03	0.51	43
Real estate loans secured by farmland.....	0.01	0.04	76	0.01	0.06	72	0.01	0.11	66	0.07	0.12	79	0	0.17	54
Loans to depository institutions and acceptances of other banks.....	26.88	18.86	77	28.75	22.17	74	27.08	19.53	76	28.38	20.32	74	27.47	20.53	70
Commercial and industrial loans	1.15	6.24	35	0.82	6.13	27	0.63	7.13	19	0.58	7.36	16	0.52	7.61	19
Loans to individuals.....	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19
Credit card loans.....	0.04	0.34	41	0.05	0.32	43	0.02	0.37	39	0.04	0.46	42	0.04	0.33	46
Other loans and leases.....	19.25	8.75	84	17.60	9.09	82	20.78	9.85	83	19.22	9.66	86	16.55	10.32	81
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	284.51	391.81	32	295.80	381.27	35	304.77	391.26	36	294.05	379.80	34	310.55	366.85	40
Real estate loans secured by 1–4 family.....	28.46	126.06	10	30.08	125.03	11	27.21	138.18	11	21.99	137.84	9	20.12	138.55	11
Revolving	0.67	15.44	13	0.90	17.42	15	1.40	21.26	17	1.92	23.33	16	2.25	25.05	17
Closed-end.....	27.79	108.85	13	29.18	106.14	14	25.81	115.20	12	20.06	112.79	10	17.87	111.69	11
Commercial real estate loans	255.96	245.88	52	265.62	234.65	53	277.37	229.44	54	271.94	219.72	57	290.24	204.45	63
Construction and land development.....	22.61	35.95	40	22.33	35.62	39	21.31	34.95	42	22.06	35.36	42	15.59	32.91	34
1–4 family.....	6.78	7.42	57	5.53	6.34	54	4.40	6.61	51	5.19	7.04	54	3.39	6.16	47
Other.....	15.83	28.11	36	16.80	28.16	35	16.90	27.32	40	16.87	27.26	38	12.20	26.01	31
Multifamily.....	63.61	38.66	80	61.37	32.74	85	70.58	31.04	87	62.79	27.85	88	59.85	25.95	87
Nonfarm nonresidential	169.74	158.05	54	181.92	155.06	57	185.48	152.10	58	187.08	147.22	62	214.81	137.03	71
Owner-occupied.....	39.54	52.99	38	38.04	52.37	39	37.80	53.07	40	41.06	54.89	42	55.80	51.62	58
Other.....	130.20	102.54	65	143.88	100.54	68	147.68	97.41	70	146.02	91.80	72	159.01	84.09	83
Real estate loans secured by farmland.....	0.09	3.22	29	0.10	3.44	28	0.19	3.60	33	0.12	4.02	33	0.19	3.31	40
Loans to depository institutions and acceptances of other banks.....	0.05	0.21	76	0.03	0.28	72	0.05	0.44	65	0.39	0.54	79	0	0.68	53
Commercial and industrial loans	143.95	114.45	68	159.61	139.91	60	158.86	122.02	69	159.64	128.82	65	152.08	126.55	61
Loans to individuals.....	6.18	34.55	31	4.54	37.47	27	3.72	43.51	18	3.26	42.67	18	2.86	44.83	20
Credit card loans.....	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans.....	0.20	1.86	40	0.26	1.88	44	0.15	2.18	38	0.20	2.72	43	0.22	1.88	45
Other loans and leases.....	103.07	51.06	80	97.71	49.54	80	121.88	52.44	88	108.09	51.79	86	91.62	52.78	82
Supplemental															
Non-owner occupied CRE loans / Gross loans	45.81	30.07	83	45.98	27.32	90	46.77	26.45	91	43.49	24.79	89	44.06	23.09	90
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	245.32	195.33	67	255.26	183.76	74	274.40	178.57	79	244.60	167.93	72	243.93	156.17	76
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	284.86	252.85	55	293.29	240.85	55	312.20	236.10	62	285.66	225.98	57	299.73	210.40	63

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	24.89	11.47	90	23.91	11.17	86	12.65	7.63	79	9.12	7.80	70	8.30	8.69	66
Liquid assets	35.46	29.03	68	32.41	26.22	70	22.44	22.44	61	21.05	22.72	57	19.43	24.04	48
Investment securities	11.64	21.63	18	11.43	17.85	27	11.41	16.99	22	11.57	17.27	26	11.36	17.35	20
Net loans and leases	55.08	58.67	37	58.02	61.58	32	66.29	63.77	43	65.30	63.98	38	65.97	62.73	46
Net loans, leases and standby letters of credit	56.13	59.49	40	59.22	62.48	34	67.73	64.84	46	66.82	65.07	42	67.02	63.89	47
Core deposits	55.55	75.71	9	56.80	70.67	17	45.61	63.09	18	42.30	62.13	15	38.99	61.26	14
Noncore funding	27.92	10.30	90	25.36	14.13	80	33.54	19.36	80	36.08	21.34	81	38.38	22.32	81
Time deposits of \$250K or more	1.50	1.58	56	1.94	2.11	53	2.49	2.94	50	2.75	2.89	54	2.50	2.57	57
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	3.11	1.23	83	2.11	1.47	74	2.40	1.94	70	1.88	1.97	63	2.36	2.23	66
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	-4.98	0.54	3	-3.48	0.54	8	-4.21	0.48	9	-2.77	0.54	9	-1.94	0.73	10
Commercial paper	5.27	0.01	99	3.34	0.01	98	4.73	0.02	98	5.23	0.02	98	6.69	0.02	98
Other borrowings w/remaining maturity of 1 year or less	0.50	1	53	0.03	1.24	25	0.03	3.01	11	0.15	3.67	12	21.98	3.96	97
Earning assets that reprice within 1 year	80.25	37.37	97	77.54	39.38	97	74.07	39.29	97	73.27	40.29	97	72.47	41.61	96
Interest-bearing liabilities that reprice within 1 year	2.14	6.39	12	2.98	8.20	13	5.11	10.19	19	4.32	10.01	19	28.20	8.46	95
Long-term debt that reprices within 1 year	8.24	0.26	99	10.40	0.47	97	11.78	0.96	95	13.49	1.34	95	14.60	1.58	94
Net assets that reprice within 1 year	69.87	29.65	96	64.16	29.11	97	57.17	26.63	96	55.47	27.38	95	29.67	29.77	46
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.71	-2.33	74	2.22	3.20	51	27.78	14.45	83	35.28	16.62	88	39.24	17.03	89
Net short-term noncore funding dependence	-20.20	-7.71	14	-22.71	-4.76	10	-0.26	3.38	31	5.33	4.66	42	36.95	4.83	97
Short-term investment / Short-term noncore funding	209.01	273.46	52	263.43	184.19	73	101.59	77.77	68	69.12	66.46	68	22.65	74.86	28
Liquid assets - short-term noncore funding / Nonliquid assets	36.50	36.68	54	34.52	28.18	65	12.87	16.97	48	9.96	16.04	47	-21.34	18.16	1
Net loans and leases / Total deposits	93.69	72.79	90	95.52	79.43	86	128.77	90.31	92	132.20	90.08	94	142.80	90.14	96
Net loans and leases / Core deposits	99.17	78.25	83	102.15	88.34	78	145.34	103.93	89	154.39	105	90	169.18	105.65	91
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.54	0.12	72	1.65	1.57	58	0.66	0.72	59	-0.91	-0.82	35	-0.34	-0.31	35
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.49	-0.25	41	1.02	4.31	9	0.36	1.36	26	-0.79	-1.98	79	-0.47	-0.77	60
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	22.94	14.28	67	26.79	11.38	76	36.21	12.67	84	43.17	16.19	86	44.66	15.76	87
Available-for-sale securities	77.06	83.77	32	73.21	87.23	24	63.79	85.40	16	56.83	81.88	13	55.34	84.24	12
U.S. Treasury securities	69.90	6.70	97	61.31	4.72	96	43.72	6.15	93	25.80	6.99	88	19.58	6.96	83
US agency securities (excluding mortgage-backed securities)	0.20	4.12	26	0.23	4.01	27	0	3.49	13	0.94	4.02	41	1.06	4.42	47
Municipal securities	0	8.22	6	0	9.83	7	0.13	7.75	23	5.44	9.16	48	6.92	9.31	53
Mortgage-backed securities	29.86	66.54	7	38.40	66.64	12	54.37	67.43	28	65.85	65.45	44	71.06	65.34	57
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0.04	3.08	27	0.06	3.01	29	1.78	2.94	59	1.98	2.79	60	1.38	2.57	61
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0	0.40	27	0	0.42	11	0	0.51	10
Debt securities 1 year or less	21.13	7.78	86	36.03	10.55	92	22.35	11.86	80	3.90	11.91	26	5.80	11.79	37
Debt securities 1 to 5 years	55.58	18.25	94	32.25	17.03	83	29.97	17.94	75	34.71	19.18	78	22.96	18.80	65
Debt securities over 5 years	23.29	71.11	5	31.71	69.86	10	47.67	66.02	29	61.39	64.73	36	71.24	64.73	48
Pledged securities	7.71	32.26	16	3.14	35.67	9	6.11	30.57	15	8.24	33.30	15	7.15	34.58	10
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	19.53	27.98	53	127.28	183.32	51	58.82	26.69	79	20.43	6.77	70		19.19	
Investment securities	16.92	31.36	39	20.49	23.62	53	12.89	11.75	64	11.64	9.42	68		8.45	
Core deposits	12.29	16.94	40	49.77	26.88	89	23.41	11.23	83	18.87	7.29	86		12.19	
Noncore funding	26.40	-14.79	91	-9.04	-12.18	54	6.38	6.59	56	3.02	10.67	38		5.59	

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	19,582,081	15,189,036	13,651,623	10,662,879	9,584,800
Commit: Secured commercial real estate loans	4,305,653	2,689,960	2,900,919	2,201,536	1,872,666
Commit: Unsecured real estate loans	1,180,713	817,025	932,436	522,164	373,989
Credit card lines (reported semiannually, June/Dec)	77,752	47,898	38,219	28,840	12,250
Securities underwriting	0	0	0	0	0
Standby letters of credit	680,515	682,509	679,103	625,680	395,841
Commercial and similar letters of credit	15,108	10,068	4,847	6,458	3,633
Securities lent	1,269,539	878,524	602,064	429,813	252,721
Credit derivatives - notional amount (holding company as guarantor)	0	5,925	33,573	56,348	74,168
Credit derivatives - notional amount (holding company as beneficiary)	21,074	21,691	76,948	94,757	77,698
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	21,074	21,691	76,947	94,756	77,698
Derivative Contracts					
Interest rate futures and forward contracts	346,179	243,788	333,529	5,511,015	1,631,358
Written options contracts (interest rate)	184,847	621,106	760,654	1,479,826	2,307,096
Purchased options contracts (interest rate)	164,075	544,439	721,107	1,458,622	2,279,238
Interest rate swaps	7,048,242	8,754,342	10,613,670	9,532,965	9,371,980
Futures and forward foreign exchange	5,457,578	5,514,730	325,237	100,593	249,129
Written options contracts (foreign exchange)	0	108,017	0	1,353	24,326
Purchased options contracts (foreign exchange)	0	108,017	0	1,353	24,326
Foreign exchange rate swaps	3,040,088	0	0	0	0
Commodity and other futures and forward contracts	214,201	227,714	257,827	115,991	122,405
Written options contracts (commodity and other)	216,511	142,397	1,643,125	1,138,585	4,706,256
Purchased options contracts (commodity and other)	197,258	100,525	1,506,004	1,503,481	5,257,330
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	30.05	22.78	77	26.76	22.01	72	28.93	23.52	72	25.86	24.05	64	25.47	24.03	63
Standby letters of credit	1.04	0.65	80	1.20	0.71	82	1.44	0.84	82	1.52	0.92	81	1.05	0.96	66
Commercial and similar letters of credit	0.02	0.02	74	0.02	0.02	69	0.01	0.02	61	0.02	0.02	61	0.01	0.03	47
Securities lent	1.95	0.10	93	1.55	0.18	90	1.28	0.40	88	1.04	0.62	87	0.67	0.75	87
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0.01	0.35	53	0.07	0.42	60	0.14	0.52	64	0.20	0.30	69
Credit derivatives - notional amount (holding company as beneficiary)	0.03	0.18	63	0.04	0.30	62	0.16	0.52	67	0.23	0.75	78	0.21	0.55	76
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.03	0.13	74	0.04	0.30	70	0.16	0.45	78	0.23	0.69	79	0.21	0.59	80
Derivative contracts	25.88	46.30	61	28.83	48.62	64	34.24	68.47	61	50.55	65.81	73	69.02	75.35	78
Interest rate contracts	11.88	32.46	43	17.91	34.36	48	26.34	47.31	59	43.61	43.84	73	41.43	53.66	71
Interest rate futures and forward contracts	0.53	3.25	60	0.43	6.21	43	0.71	10.67	56	13.36	11.40	83	4.34	13.82	75
Written options contracts (interest rate)	0.28	1.41	45	1.09	2.18	55	1.61	2.47	72	3.59	2.16	84	6.13	2.60	87
Purchased options contracts (interest rate)	0.25	1.31	61	0.96	1.46	71	1.53	2.65	71	3.54	2.32	79	6.06	2.37	87
Interest rate swaps	10.81	20.49	48	15.42	20.83	52	22.49	28.86	66	23.12	26.74	72	24.91	25.60	75
Foreign exchange contracts	13.04	6.30	90	10.10	6.01	89	0.69	10.12	64	0.25	10.92	59	0.79	9.40	65
Futures and forward foreign exchange contracts	8.37	3.78	89	9.72	3.47	89	0.69	5.23	69	0.24	5.22	63	0.66	4.53	67
Written options contracts (foreign exchange)	0	0.04	40	0.19	0.03	89	0	0.05	39	0	0.14	76	0.06	0.06	83
Purchased options contracts (foreign exchange)	0	0.04	40	0.19	0.04	89	0	0.08	39	0	0.13	76	0.06	0.06	83
Foreign exchange rate swaps	4.66	0.76	90	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0.96	0.92	83	0.83	1.86	81	7.22	3.32	87	6.69	4.08	87	26.80	3.81	90
Commodity and other futures and forward contracts	0.33	0.07	90	0.40	0.14	89	0.55	0.19	88	0.28	0.25	87	0.33	0.30	85
Written options contracts (commodity and other)	0.33	0.32	87	0.25	0.52	82	3.48	0.98	88	2.76	1.48	88	12.51	1.21	91
Purchased options contracts (commodity and other)	0.30	0.21	87	0.18	0.37	82	3.19	0.94	89	3.65	1.29	89	13.97	1.12	91
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	57.93	44.98	74	45.06	42.82	70	46.31	45.53	70	41.18	44.93	64	67.87	46.60	76

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	16,868,979	16,365,075	16,161,153	20,843,784	25,973,444
Interest rate contracts	7,743,343	10,163,675	12,428,960	17,982,428	15,589,672
Foreign exchange contracts	8,497,666	5,730,764	325,237	103,299	297,781
Equity, commodity, and other contracts	627,970	470,636	3,406,956	2,758,057	10,085,991
Derivatives Position					
Futures and forwards	6,017,958	5,986,232	916,593	5,727,599	2,002,892
Written options	401,358	871,520	2,403,779	2,619,764	7,037,678
Exchange-traded	216,511	142,397	1,643,125	1,168,585	5,206,256
Over-the-counter	184,847	729,123	760,654	1,451,179	1,831,422
Purchased options	361,333	752,981	2,227,111	2,963,456	7,560,894
Exchange-traded	197,258	100,525	1,506,004	1,533,481	5,757,330
Over-the-counter	164,075	652,456	721,107	1,429,975	1,803,564
Swaps	10,088,330	8,754,342	10,613,670	9,532,965	9,371,980
Held for trading	4,203,300	5,553,571	10,129,341	8,288,057	12,666,992
Interest rate contracts	3,739,592	5,031,971	6,864,283	5,530,000	2,581,001
Foreign exchange contracts	49,939	275,679	72,794	0	0
Equity, commodity, and other contracts	413,769	245,921	3,192,264	2,758,057	10,085,991
Non-traded	12,665,679	10,811,504	6,031,812	12,555,727	13,306,452
Interest rate contracts	4,003,751	5,131,704	5,564,677	12,452,428	13,008,671
Foreign exchange contracts	8,447,727	5,455,085	252,443	103,299	297,781
Equity, commodity, and other contracts	214,201	224,715	214,692	0	0
Derivative contracts (excluding futures and FX 14 days or less)	16,360,388	15,411,201	13,732,282	18,358,946	19,069,412
One year or less	11,700,169	13,186,029	10,859,932	14,103,611	12,303,220
Over 1 year to 5 years	4,264,535	1,806,364	2,339,605	3,347,348	5,145,089
Over 5 years	395,684	418,808	532,745	907,987	1,621,103
Gross negative fair value (absolute value)	29,000	36,359	97,095	107,021	340,921
Gross positive fair value	143,745	136,970	99,118	85,268	364,738
Held for trading	32,463	82,395	83,748	67,637	217,108
Non-traded	111,282	54,575	15,370	17,631	147,630
Current credit exposure on risk-based capital derivative contracts	148,572	136,467	50,997	39,430	70,769
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	45.90	94.17	5	62.11	94.10	8	76.91	93.44	16	86.27	92.91	25	60.02	92.20	8
Foreign exchange contracts	50.37	3.47	95	35.02	3.49	93	2.01	3.20	66	0.50	3.39	49	1.15	3.53	60
Equity, commodity, and other contracts	3.72	1.14	82	2.88	1.17	78	21.08	1.64	94	13.23	1.93	91	38.83	1.94	96
Futures and forwards	35.67	11.16	85	36.58	14.05	81	5.67	13.49	44	27.48	12.78	79	7.71	13.23	50
Written options	2.38	6.28	41	5.33	8.18	53	14.87	5.91	82	12.57	6.60	76	27.10	6.68	90
Exchange-traded	1.28	0.12	90	0.87	0.14	89	10.17	0.15	96	5.61	0.23	95	20.04	0.27	96
Over-the-counter	1.10	5.96	28	4.46	7.73	51	4.71	5.10	60	6.96	5.49	68	7.05	5.27	67
Purchased options	2.14	3.27	58	4.60	3.42	71	13.78	4.42	83	14.22	4.19	86	29.11	4.73	93
Exchange-traded	1.17	0.12	90	0.61	0.15	85	9.32	0.28	96	7.36	0.32	96	22.17	0.33	96
Over-the-counter	0.97	2.87	54	3.99	2.86	71	4.46	3.35	68	6.86	3.20	76	6.94	3.32	77
Swaps	59.80	74.26	25	53.49	68.76	26	65.67	69.75	39	45.74	70.34	18	36.08	68.94	17
Held for trading	24.92	40.42	47	33.94	43.53	44	62.68	44.16	52	39.76	46.31	44	48.77	46.32	45
Interest rate contracts	22.17	34.15	50	30.75	36.62	46	42.47	37.24	52	26.53	38.40	47	9.94	37.84	38
Foreign exchange contracts	0.30	1.68	72	1.68	1.60	75	0.45	1.60	67	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	2.45	0.60	86	1.50	0.68	82	19.75	0.83	96	13.23	1.14	94	38.83	1.01	97
Non-traded	75.08	59.58	52	66.06	56.47	55	37.32	55.84	47	60.24	53.69	55	51.23	53.68	54
Interest rate contracts	23.73	56.71	34	31.36	53.82	45	34.43	52.22	47	59.74	50.60	57	50.08	51.23	56
Foreign exchange contracts	50.08	0.40	98	33.33	0.46	96	1.56	0.34	89	0.50	0.57	76	1.15	0.60	84
Equity, commodity, and other contracts	1.27	0.09	92	1.37	0.10	92	1.33	0.13	90	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	96.99	92.53	44	94.17	91.48	43	84.97	93.86	20	88.08	94.47	26	73.42	95.63	13
One year or less	69.36	27.56	86	80.57	32.05	87	67.20	32.17	82	67.66	32.51	82	47.37	31.96	72
Over 1 year to 5 years	25.28	27.01	46	11.04	27.06	25	14.48	30.45	33	16.06	31.16	29	19.81	31.85	33
Over 5 years	2.35	29.89	17	2.56	29.56	14	3.30	28.09	16	4.36	28.71	19	6.24	29.43	20
Gross negative fair value (absolute value)	0.17	0.98	12	0.22	1.55	10	0.60	0.83	45	0.51	0.72	36	1.31	0.69	90
Gross positive fair value	0.85	1.34	23	0.84	2.23	11	0.61	1.19	25	0.41	0.85	15	1.40	0.71	91
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	26	0.01	0.07	23	0.02	0.06	55	0.02	0.06	63	0.08	0.06	85
Gross positive fair value (X)	0.02	0.05	47	0.03	0.09	30	0.02	0.07	40	0.02	0.06	53	0.08	0.06	84
Held for trading (X)	0.01	0.04	49	0.02	0.07	45	0.02	0.06	50	0.01	0.05	59	0.05	0.05	81
Non-traded (X)	0.02	0.01	76	0.01	0.02	53	0	0.01	51	0	0.01	56	0.03	0.01	95
Current credit exposure (X)	0.02	0.04	57	0.02	0.06	36	0.01	0.05	34	0.01	0.04	46	0.02	0.04	62
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.32	0.46	55	0.34	0.85	36	0.13	0.73	33	0.12	0.53	51	0.23	0.53	65

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	563,176	299,231	200,114	114,373	0
Gross losses	60,835	73,615	57,385	56,707	2,892
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	7,623	2,361	3,491	4,381	882
Net losses	53,212	71,254	53,894	52,326	2,010
Provision for loan and lease losses	-14,491	335,199	153,011	137,950	73,995
Adjustments	0	0	0	117	42,388
Ending balance	495,473	563,176	299,231	200,114	114,373
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets															
-0.02	-0.09	63	0.65	0.51	75	0.35	0.15	90	0.35	0.14	89	0.34	0.16	88	
-0.04	-0.16	64	0.99	0.82	69	0.52	0.24	87	0.53	0.24	87	0.52	0.28	86	
-27.23	-105.48	58	470.43	487.86	65	283.91	130.58	91	263.64	134.68	90	3,681.34	143.18	98	
Allowance for loan and lease losses / Total loans and leases not held for sale	1.37	1.23	67	1.69	1.58	66	0.95	0.83	62	0.74	0.90	35	0.46	0.98	16
Allowance for loan and lease losses / Total loans and leases	1.36	1.20	68	1.68	1.55	68	0.95	0.81	64	0.74	0.89	35	0.46	0.96	16
Allowance for loan and lease losses / Net loans and leases losses (X)	9.31	21.39	41	7.90	11.58	53	5.55	8.03	57	3.82	7.54	40	56.90	8.39	94
Allowance for loan and lease losses / Nonaccrual assets	123.48	364.13	12	124.27	299.17	15	159.14	218.72	49	128.12	214.03	33	68.93	178.03	13
ALLL / 90+ days past due + nonaccrual loans and leases	123.48	287.08	20	124.27	244.34	22	158.07	151.73	65	126.83	160.51	49	61.29	136.22	18
Gross loan and lease losses / Average loans and leases	0.18	0.19	57	0.22	0.34	43	0.19	0.28	46	0.22	0.30	47	0.02	0.33	5
Recoveries / Average loans and leases	0.02	0.08	19	0.01	0.07	7	0.01	0.08	11	0.02	0.09	10	0.01	0.09	7
Net losses / Average loans and leases	0.16	0.11	69	0.21	0.27	52	0.18	0.21	54	0.20	0.22	63	0.01	0.24	11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	10.36	34.67	13	4.11	33.98	5	6.16	36.22	8	151.49	41.30	94	0	33.49	0
Earnings coverage of net loan and lease losses (X)	14.05	39.72	37	10.21	22.91	44	12.87	24.40	48	9.59	21.75	36	92.48	19.67	93
Net Loan and Lease Losses By Type															
Real estate loans	0.17	0.02	93	0.08	0.04	76	-0.01	0.01	21	0.26	0.02	96	0.01	0.02	48
Real estate loans secured by 1–4 family	-0.01	-0.02	46	-0.02	0.01	19	-0.03	0.01	15	-0.01	0.01	24	-0.01	0.03	17
Revolving	-0.15	-0.07	18	-0.46	0.01	3	-0.03	0.02	18	-0.16	0.03	8	-0.06	0.09	12
Closed-end	-0.01	-0.01	45	-0.01	0	30	-0.03	0	14	0.01	0.01	55	-0.01	0.02	24
Commercial real estate loans	0.19	0.04	91	0.10	0.07	70	-0.01	0.01	17	0.28	0.01	97	0.01	0.01	59
Construction and land development	0	0	37	0.07	0	86	0	-0.01	43	0	-0.03	55	0	-0.02	52
1–4 family	0	0	57	0	0	85	0	0	55	0	-0.01	63	0	0	62
Other	0	0	32	0.07	0	90	0	-0.01	40	0	-0.02	50	0	-0.01	48
Multifamily	0	0.01	48	0	0	32	0	0	56	0	0	81	0.06	-0.01	96
Nonfarm nonresidential	0.29	0.05	90	0.13	0.11	72	-0.01	0.02	14	0.41	0.02	97	0	0.03	36
Owner-occupied	0	0.01	33	0.11	0.02	90	0	0.01	19	0.01	0.01	67	0	0.01	34
Other	0.29	0.04	93	0.02	0.08	44	-0.01	0.01	12	0.40	0.01	97	0	0.01	38
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47
Commercial and industrial loans	0.16	0.17	57	0.55	0.47	64	0.51	0.37	74	0.17	0.31	42	0.01	0.39	13
Loans to individuals	0.01	0.71	0	0.01	1.13	2	1.17	0.05	1.16	5	0.01	1.25	2		
Credit card loans	0	1.84	0	0	2.92	0	0	3.11	0	0	2.92	0	0	2.92	
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	0	0.15	38	0	0.18	31
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.06	0.10	63	0.05	0.15	55	0.18	0.15	68	0.04	0.14	50	0	0.15	23

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		50,496		63,942		21,959		29,989		11,261
90+ days past due loans and leases		0		0		1,307		1,584		20,680
Nonaccrual loans and leases		401,271		453,186		187,994		156,192		165,926
Total past due and nonaccrual loans and leases		451,767		517,128		211,260		187,765		197,867
Restructured 30–89 days past due		0		0		10,664		133		131
Restructured 90+ days past due		0		0		391		224		0
Restructured nonaccrual		229,116		119,210		142,916		44,028		87,493
Total restructured loans and leases		229,116		119,210		153,971		44,385		87,624
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		103,599		67,200		112,063		78,630		47,746
Other real estate owned		0		147		3,865		544		1,480
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		39		0		0
Total other assets past due and nonaccrual		0		0		39		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.14	0.32	29	0.19	0.39	27	0.07	0.43	7	0.11
90+ days past due loans and leases	0	0.10	10	0	0.12	9	0	0.15	23	0.01
Nonaccrual loans and leases	1.10	0.46	90	1.35	0.66	89	0.60	0.51	65	0.58
90+ days past due and nonaccrual loans and leases	1.10	0.62	83	1.35	0.85	82	0.60	0.71	50	0.58
30–89 days past due restructured	0	0.01	21	0	0.01	16	0.03	0.01	79	0
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	70	0
Nonaccrual restructured	0.63	0.10	96	0.36	0.13	89	0.45	0.14	94	0.16
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.14	0.32	28	0.19	0.40	26	0.07	0.43	7	0.11
90+ days past due assets	0	0.10	9	0	0.12	8	0	0.15	20	0.01
Nonaccrual assets	1.10	0.47	90	1.35	0.67	89	0.60	0.53	65	0.58
30+ days past due and nonaccrual assets	1.24	0.97	72	1.54	1.29	71	0.67	1.19	24	0.69
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.62	0.36	83	0.80	0.52	82	0.40	0.44	52	0.38
90+ days past due and nonaccrual assets + other real estate owned	0.62	0.37	83	0.80	0.55	82	0.41	0.48	48	0.38
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.77	0.41	87	0.92	0.60	82	0.67	0.53	66	0.57
Allowance for loan and lease losses	101.90	62.64	83	92.43	66.66	79	105.26	115.41	52	117.79
Equity capital + allowance for loan and lease losses	5.07	3.60	76	5.58	4.97	65	3.61	4.28	44	2.89
Tier 1 capital + allowance for loan and lease losses	7.43	4.30	83	8.63	6.05	75	5.85	5.65	57	4.89
Loans and leases + other real estate owned	1.39	0.71	88	1.55	0.97	85	1	0.85	64	0.87

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.06	0.26	13	0.03	0.39	4	0.02	0.38	6	0.21	0.42	23	0.08	0.44	9
	90+ days past due	0	0.12	15	0	0.16	14	0.01	0.16	36	0.01	0.22	33	0.02	0.26	35
	Nonaccrual.....	1.27	0.52	87	1.83	0.76	90	0.41	0.46	52	0.51	0.57	52	0.91	0.69	72
Commercial and industrial	30–89 days past due.....	0.38	0.24	74	0.50	0.23	83	0.21	0.31	43	0.01	0.30	6	0.01	0.32	8
	90+ days past due	0	0.04	18	0	0.03	16	0	0.05	14	0	0.05	40	0.19	0.05	86
	Nonaccrual.....	0.77	0.57	70	0.79	0.75	59	1.03	0.83	66	0.53	0.76	47	0.57	0.93	38
Individuals	30–89 days past due.....	0	0.63	6	0.01	0.83	9	0.02	0.83	14	0.03	0.84	13	0.02	0.97	8
	90+ days past due	0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15
	Nonaccrual.....	0.15	0.17	58	0.24	0.28	60	0.34	0.17	76	0.14	0.23	50	0.03	0.24	27
Depository institution loans	30–89 days past due.....	0	0.01	45	0	0	46	0	0	47	0	0	47	0	0	46
	90+ days past due	0	0	47	0	0	46	0	0	49	0	0	47	0	0.05	44
	Nonaccrual.....	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Agricultural	30–89 days past due.....	0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual.....	0	0.70	27	0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20
Foreign governments	30–89 days past due.....		0.50			0			0.07			0.01			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.15			0.09			0.03			0.06			0.06	
Other loans and leases	30–89 days past due.....	0.03	0.12	56	0.17	0.18	65	0	0.20	14	0	0.17	26	0	0.20	12
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0.14	0.02	91
	Nonaccrual.....	1.15	0.09	97	0.85	0.15	92	0.48	0.13	88	0.82	0.14	92	0	0.10	18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.19	0.46	25	0.07	0.65	4	0.23	0.67	13	0.57	0.71	48	0.70	0.74	55
	90+ days past due	0	0.24	18	0	0.33	16	0.06	0.31	53	0.08	0.46	52	0.21	0.49	63
	Nonaccrual	0.72	0.71	60	0.84	0.89	59	0.72	0.73	55	0.74	0.86	54	0.25	0.97	16
Revolving	30–89 days past due	0	0.28	9	0.14	0.48	20	0.06	0.45	14	0.19	0.50	22	0.31	0.61	27
	90+ days past due	0	0.02	35	0	0.03	30	0.17	0.05	84	0.22	0.05	90	0.44	0.07	94
	Nonaccrual	0.08	1.18	17	0.31	1.13	22	0.41	1	31	0	1.17	4	0	1.17	6
Closed-end	30–89 days past due	0.19	0.49	26	0.07	0.65	3	0.24	0.70	18	0.60	0.75	51	0.75	0.79	53
	90+ days past due	0	0.26	18	0	0.38	17	0.05	0.35	53	0.06	0.53	48	0.18	0.57	61
	Nonaccrual	0.73	0.67	63	0.86	0.87	57	0.74	0.70	57	0.82	0.84	60	0.28	0.96	22
Junior lien	30–89 days past due	0.02	0.01	79	0	0.02	10	0	0.02	22	0	0.03	26	0.04	0.03	70
	90+ days past due	0	0	36	0	0	32	0.01	0	80	0	0	58	0.03	0	93
	Nonaccrual	0.04	0.03	68	0.09	0.04	80	0.03	0.04	51	0.20	0.06	87	0.02	0.07	34
Commercial real estate	30–89 days past due	0.04	0.15	35	0.03	0.26	15	0	0.18	11	0.18	0.17	57	0.03	0.18	18
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	47	0	0.03	44	0	0.04	39
	Nonaccrual	1.33	0.38	93	1.94	0.62	94	0.38	0.23	76	0.49	0.28	78	0.95	0.34	94
Construction and development	30–89 days past due	0	0.17	17	0.01	0.28	27	0	0.28	12	0	0.21	10	0	0.23	11
	90+ days past due	0	0.01	38	0	0.01	35	0.01	0.02	69	0	0.02	68	0.01	0.03	55
	Nonaccrual	0.82	0.20	86	21.13	0.41	99	1.08	0.20	89	0.36	0.19	80	0.54	0.24	85
1–4 family	30–89 days past due	0	0.02	30	0.01	0.03	58	0	0.06	25	0	0.06	25	0	0.07	25
	90+ days past due	0	0	44	0	0	42	0.01	0	84	0	0	89	0.01	0	85
	Nonaccrual	0	0.01	32	0.02	0.03	67	0.01	0.02	65	0	0.02	28	0	0.03	28
Other	30–89 days past due	0	0.13	21	0	0.22	13	0	0.20	15	0	0.13	14	0	0.13	14
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0.82	0.16	87	21.11	0.35	99	1.07	0.17	89	0.36	0.15	83	0.54	0.18	87
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0	0.08	19	0	0.10	18	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	1.87	0.17	97	0	0.11	20	0	0.05	21	0.06	0.08	58	0.07	0.10	57
Nonfarm non-residential	30–89 days past due	0.07	0.13	52	0.04	0.23	28	0.01	0.14	14	0.26	0.17	73	0.05	0.17	23
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	50	0	0.03	50	0	0.04	43
	Nonaccrual	1.19	0.45	90	0.24	0.80	20	0.45	0.28	74	0.65	0.30	81	1.23	0.38	94
Owner Occupied	30–89 days past due	0.05	0.04	67	0	0.07	8	0.01	0.07	18	0.26	0.09	92	0.05	0.07	41
	90+ days past due	0	0	37	0	0	33	0	0.01	61	0	0.01	57	0	0.02	54
	Nonaccrual	0.23	0.17	68	0.21	0.27	43	0.41	0.16	87	0.44	0.17	91	0.34	0.21	72
Other	30–89 days past due	0.02	0.08	48	0.04	0.14	44	0	0.07	9	0	0.07	20	0	0.09	11
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0.96	0.23	92	0.03	0.44	13	0.04	0.10	36	0.21	0.13	73	0.89	0.14	95
Farmland	30–89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21
Credit card	30–89 days past due		0.81			0.95			1.19			1.22			1.08	
	90+ days past due		0.45			0.63			0.78			0.73			0.75	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	7,682,706	7,478,287	7,478,062	7,477,044	7,276,758										
Retained earnings	1,826,486	1,246,109	928,993	504,647	427,360										
Accumulated other comprehensive income (AOCI)	-47,472	45,987	20,630	-39,322	-35,267										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	9,461,720	8,770,383	8,427,685	7,942,369	7,668,851										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	3,205,371	3,254,639	3,322,560	3,358,824	3,314,311										
Accumulated other comprehensive income-related adjustments	-47,472	45,987	20,630	-39,322	-35,267										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	6,303,821	5,469,757	5,084,495	4,622,867	4,389,807										
Adjustments and deductions for common equity tier 1 capital	3,391	0	0	0	0										
Common equity tier 1 capital	6,300,430	5,469,757	5,084,495	4,622,867	4,389,807										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	6,300,430	5,469,757	5,084,495	4,622,867	4,389,807										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	523,563	502,162	322,171	220,353	133,040										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity				0	0										
Tier 2 capital before deductions	523,563	502,162	322,171	220,353	133,040										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	523,563	502,162	322,171	220,353	133,040										
Exited advanced approach tier 2 capital															
Total capital	6,823,993	5,971,919	5,406,666	4,843,220	4,522,847										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	64,338,782	54,419,875	46,888,110	39,582,414	37,430,268										
Less: Deductions from common equity tier 1 capital	3,208,762	3,254,639	3,322,560	3,358,824	3,314,311										
Less: Other deductions	0	5,087	0	0	0										
Total assets for leverage ratio	61,130,020	51,160,149	43,565,550	36,223,590	34,115,957										
Total risk-weighted assets	46,996,190	40,082,298	39,600,031	34,180,278	31,293,048										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.41	12.37	72	13.65	12.35	75	12.84	12.11	72	13.53	12.09	78	14.03	12.16	77
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	13.41	13.11	63	13.65	13.08	68	12.84	12.78	60	13.53	12.85	72	14.03	12.95	71
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	14.52	14.91	51	14.90	15.23	52	13.65	14.36	44	14.17	14.45	60	14.45	14.63	58
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	10.31	8.98	80	10.69	9.13	86	11.67	9.76	88	12.76	9.71	94	12.87	9.53	93
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		1		2			5			5			5		-50.00		
Other insurance activities income		1		2			5			5			5		-50.00		
Insurance and reinsurance underwriting income		0		0			0			0			0				
Premiums		0		0			0			0			0				
Credit related insurance underwriting		0		0			0			0			0				
Other insurance underwriting		0		0			0			0			0				
Insurance benefits, losses, expenses		0		0			0			0			0				
Net assets of insurance underwriting subsidiaries		0		0			0			0			0				
Life insurance assets		65,075		63,752			62,249			60,821			59,463		2.08		

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct													
Analysis Ratios																			
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35				
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			52.23						
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			47.77						
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52						
Insurance activities revenue / Adjusted operating income	0	0.36	22	0	0.41	22	0	0.47	21	0	0.47	21	0	0.55	19				
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36				
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04						
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96						
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43				
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74						
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99						
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33						
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.96	12	9	1.06	11.03	11	1.16	11.51	14	1.26	10.22	16	1.32	9.84	20				
Broker-Dealer Activities																			
Net assets of broker-dealer subsidiaries (\$000)		1,694,204			1,545,851			1,406,630			1,250,106			1,090,694					
Net assets of broker-dealer subsidiaries / Consolidated assets	2.60	0.46	91	2.72	0.75	89	2.98	1.39	87	3.03	1.79	86	2.90	1.54	85				

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	292,566	151,867	400,516	423,332	238,486
Real estate loans.....	267,958	84,108	316,922	343,346	224,974
Commercial and industrial loans	24,608	67,398	82,659	61,273	13,412
Loans to depository institutions and other banks acceptances	0	361	935	18,713	100
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	91,458	89,102	50,284
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	292,566	151,867	491,974	512,434	288,770
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	92.65	6.83	92	-62.08	-2.40	8	-5.39	22.48	41	77.51	7.24	90		21.19	
Total selected assets.....	92.65	9.48	91	-69.13	2.04	8	-3.99	12.40	44	77.45	3.24	93		21.86	
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
	Dollar Amount in Thousands					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....							
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....							
Seller's interest carried as securities and loans							
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0		
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	-30,255	-6,091	-7,821	11,053	1,035		
Dividends	0	0	0	0	556		
Interest	7	9	14	27	479	-22.22	
Management and service fees	0	0	0	0	0		
Other income	-30,262	-6,100	-7,835	11,026	0		
Income from nonbank subsidiaries	86,342	0	0	36,927	398		
Dividends	86,342	0	0	36,927	21		
Interest	0	0	0	0	377		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	93,297	49,518	6,608	6,012	0	88.41	
Dividends	0	0	0	0	0		
Interest	93,297	49,518	6,608	6,012	0	88.41	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	149,384	43,427	-1,213	53,992	1,433	243.99	
Securities gains (losses)	0	0	0	0	0		
Other operating income	30,287	10,178	10,867	-12,768	5,255	197.57	
Total operating income	179,671	53,605	9,654	41,224	6,688	235.18	
Operating Expenses							
Personnel expenses	6,837	2,316	1,369	-1,459	11,231	195.21	
Interest expense	269,265	144,725	133,661	127,846	153,754	86.05	
Other expenses	63,031	40,324	30,314	24,681	35,281	56.31	
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	339,133	187,365	165,344	151,068	200,266	81.00	
Income (loss) before taxes	-159,462	-133,760	-155,690	-109,844	-193,578		
Applicable income taxes (credit)	-60,533	-32,745	-37,982	-36,249	-31,568		
Extraordinary items					0		
Income before undistributed income of subsidiaries	-98,929	-101,015	-117,708	-73,595	-162,010		
Equity in undistributed income of subsidiaries	679,277	401,761	598,335	339,399	176,959	69.07	
Bank subsidiaries	526,799	276,783	328,669	266,392	111,328	90.33	
Nonbank subsidiaries	87,004	21,011	58,621	8,984	65,631	314.09	
Subsidiary holding companies	65,474	103,967	211,045	64,023	0	-37.02	
Net income (loss)	580,348	300,746	480,627	265,804	14,949	92.97	
Memoranda							
Bank net income	526,799	276,783	328,669	266,392	111,884	90.33	
Nonbank net income	173,346	21,011	58,621	45,911	65,652	725.02	
Subsidiary holding companies' net income	65,474	103,967	211,045	64,023	0	-37.02	

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		7,374,279	40.64	6,948,624	48.42	6,255,035	57.74	5,834,683	5,375,451	6.13	
Common and preferred stock		7,373,911	40.64	6,919,028	48.21	6,222,947	57.45	5,834,683	5,375,451	6.57	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		368	0	29,596	0.21	32,088	0.30	0	0	-98.76	
Investment in nonbank subsidiaries		5,077,512	27.98	1,795,105	12.51	2,156,892	19.91	2,430,056	4,182,874	182.85	
Common and preferred stock		5,057,564	27.87	1,791,811	12.49	2,154,395	19.89	2,430,056	3,970,397	182.26	
Excess cost over fair value		0	0	0	0	0	0	0	-83,233		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	295,391		
Other receivables		19,948	0.11	3,294	0.02	2,497	0.02	0	319	505.59	
Investment in subsidiary holding companies		4,675,500	25.77	4,544,659	31.67	2,114,636	19.52	1,692,037	0	2.88	
Common and preferred stock		1,844,956	10.17	1,713,824	11.94	1,603,606	14.80	1,390,316	0	7.65	
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		2,827,659	15.58	2,828,558	19.71	295,391	2.73	295,391	0	-0.03	
Other receivables		2,885	0.02	2,277	0.02	215,639	1.99	6,330	0	26.70	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		306,509	1.69	300,239	2.09	0	0	0	0	2.09	
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		341,235	1.88	451,728	3.15	74,666	0.69	183,025	211,435	-24.46	
Cash and due from unrelated depository institution		42,881	0.24	50,958	0.36	27,252	0.25	20,077	10,183	-15.85	
Premises, furnishings, fixtures and equipment		37,876	0.21	32,092	0.22	20,021	0.18	983	1,008	18.02	
Intangible assets		36,191	0.20	36,191	0.25	36,191	0.33	36,191	40,613	0.00	
Other assets		252,343	1.39	191,037	1.33	147,636	1.36	116,263	168,967	32.09	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		18,144,326	100.00	14,350,633	100.00	10,832,329	100.00	10,313,315	9,990,531	26.44	
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		100,000	0.55	0	0	0	0	0	0		
Borrowings with maturity over 1 year		5,372,452	29.61	5,338,681	37.20	0	0	0	0	0.63	
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		119,013	0.66	124,369	0.87	86,098	0.79	68,796	29,750	-4.31	
Balance due to subsidiaries and related institutions		3,091,141	17.04	117,200	0.82	2,318,546	21.40	2,302,150	2,291,820	2537.49	
Total liabilities		8,682,606	47.85	5,580,250	38.89	2,404,644	22.20	2,370,946	2,321,570	55.60	
Equity Capital		9,461,720	52.15	8,770,383	61.11	8,427,685	77.80	7,942,369	7,668,961	7.88	
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		0	0	0	0	0	0	0	0		
Common surplus		7,682,706	42.34	7,478,287	52.11	7,478,062	69.03	7,477,044	7,276,868	2.73	
Retained earnings		1,826,486	10.07	1,246,109	8.68	928,993	8.58	504,647	427,360	46.58	
Accumulated other comprehensive income		-47,472	-0.26	45,987	0.32	20,630	0.19	-39,322	-35,267		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		18,144,326	100.00	14,350,633	100.00	10,832,329	100.00	10,313,315	9,990,531	26.44	
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	2,170,000	20.03	2,170,000	2,170,000		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	6.61	11.94	5	3.65	7.29	15	5.99	9.68	12	3.44	10.40	4	0.34	7.61	5
Bank net income / Average equity investment in banks	7.36	11.80	9	4.18	7.45	17	5.45	10.51	7	4.82	11.19	4	2.57	8.74	7
Nonbank net income / Average equity investment in nonbanks	3.96	13.12	33	1.10	9.75	26	2.45	7.89	35	1.49	7.10	31	5.06	4.73	53
Subsidiary HCs net income / Average equity investment in sub HCs	3.66	10.11	15	6.26	7.01	58	13.83	8.55	82	7.84	8.78	41	6.82		
Bank net income / Parent net income	90.77	96.79	20	92.03	88.16	21	68.38	82.22	20	100.22	82.56	38	748.44	80.64	99
Nonbank net income / Parent net income	29.87	3.40	96	6.99	3.59	81	12.20	5.93	81	17.27	3.78	86	439.17	7.76	98
Subsidiary holding companies' net income / Parent net income	11.28	65.35	20	34.57	68.34	30	43.91	74	26	24.09	72.48	23		82.97	
Leverage															
Total liabilities / Equity capital	91.77	16.81	94	63.63	20.06	89	28.53	20.43	72	29.85	20.88	73	30.27	19.94	73
Total debt / Equity capital	57.84	11.71	92	60.87	14.41	90	0	14.31	13	0	14.69	15	0	13.95	14
Total debt + notes payable to subs that issued TPS / Equity capital	57.84	13.63	92	60.87	16.67	90	0	16.36	7	0	17.10	6	0	16.10	7
Total debt + Loans guaranteed for affiliate / Equity capital	57.84	11.77	92	60.87	14.68	90	0	14.56	13	0	15.14	15	0	14.35	14
Total debt / Equity capital – excess over fair value	57.84	11.81	92	60.87	14.52	90	0	14.51	13	0	14.81	15	0	14.10	14
Long-term debt / Equity capital	56.78	10.95	93	60.87	13.56	91	0	13.04	13	0	13.37	15	0	12.69	16
Short-term debt / Equity capital	1.06	0.57	80	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	-1.09	0.17	0
Long-term debt / Consolidated long-term debt	52.22	39.86	58	59.03	34.67	75	0	28.44	13	0	28.63	14	0	26.93	15
Double Leverage															
Equity investment in subs / Equity capital	150.89	103.22	98	118.86	102.81	94	118.43	103.22	93	121.56	103.10	95	120.78	102.10	93
Total investment in subs / Equity capital	181.02	108.40	93	151.51	110.16	89	124.90	111.07	83	125.36	112.48	83	124.64	111.30	84
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	8.30	0.29	99	5.50	0.47	97	3.23	0.36	96	6.44	0.35	98	106.61	0.52	99
Equity investment in subs – equity cap / Net income-div (X)	8.30	1.05	98	5.50	1.82	89	3.23	1.22	89	6.44	1.22	94	110.80	2.64	96
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	74.30	152.85	16	49.18	136.59	6	30.38	177.68	4	50.92	162.34	8	31.03	141.81	7
Cash from ops + noncash items + op expense / Op expense + dividend	50.50	154.48	11	145.34	147.24	60	-122.06	190.27	0	87.39	174.91	12	-66.23	148.20	3
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	68.51	98.54	25	316.99	134.08	94	40.38	116.34	8	87.38	103.19	30	149.59	92.33	82
Pretax operating income + interest expense / Interest expense	40.78	1,835.33	7	7.58	2,016.32	3	-16.48	1,968.54	1	14.08	2,898.75	6	-25.90	1,909.25	6
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	40.78	1,770.77	6	7.58	1,539.23	3	-16.48	1,632.83	0	14.08	1,369.37	5	-24.82	1,547.94	5
Dividends + interest from subsidiaries / Interest expense + dividends	66.72	174.12	12	34.22	150.43	8	4.95	210.80	0	33.61	188.90	5	0.93	172.51	1
Fees + other income from subsidiaries / Salary + other expenses	-43.31	11.92	1	-14.31	13.95	1	-24.73	16.52	0	47.48	16.08	81	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-11.29	3.44	3	-14.08	3.85	2	-16.83	2.64	3	-17.07	2.61	3	3.91	3.24	58
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.17	46	0	0.10	46		0.04			0.24			0.10	
Nonaccrual	0	0.92	42	0	1.03	40		0.54			6.54			7.38	
Total	0	1.09	39	0	1.13	37		0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	32.31	1.76	96	24.41	2.66	93	28.03	5.62	88	39.71	5.50	92	0	5.68	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	4.71	0.06	95	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct													
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....		66.37			81.10			57.84			57.26				68.72	
Dividends declared / Net income	0	28.27	3	0	42.29	4	0	33.08	3	0	27.33	5	3.79	31.29	12	
Net income – dividends / Average equity.....	6.61	8.62	35	3.65	4.14	42	5.99	6.46	45	3.44	7.33	10	0.32	5.03	6	
Percent of Dividends Paid																
Dividends from bank subsidiaries		155.92			132.17			178.13			157.73			98.23	130.71	33
Dividends from nonbank subsidiaries		4.90			3.41			7.53			7.13			3.71	12.57	69
Dividends from subsidiary holding companies.....		5.91			4.85			21.40			16.86		0	18.99	42	
Dividends from all subsidiaries		203.53			174.85			260.40			215.26			101.94	196.35	21
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	0	45.96	5	0	60.28	4	0	66.55	4	0	60.71	4	0.50	59	9	
Interest income from bank subsidiaries.....	0	0.11	51	0	0.36	44	0	0.54	40	0.01	0.52	47	0.43	0.76	65	
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34	
Other income from bank subsidiaries.....	-5.74	0	1	-2.20	0	1	-2.38	0	1	4.14	0	98	0	0.01	47	
Operating income from bank subsidiaries	-5.74	51.33	0	-2.20	62.88	1	-2.38	69.36	1	4.15	63.43	7	0.93	62.82	6	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	49.81	62.63	47	0	56.39	15	0	82.95	12	80.43	51.40	67	0.03	102.35	27	
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	20.25	26	0	18.56	24	0.57	8.11	50	
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36	
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43	
Operating income from nonbank subsidiaries	49.81	87.22	40	0	79.84	8	0	150.41	6	80.43	99.33	46	0.61	165.35	8	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....	0	38.10	20	0	43.51	16	0	61.23	17	0	48.56	15		59.89		
Interest income from subsidiary holding companies.....	142.49	5.26	95	47.63	8.40	90	3.13	6.54	65	9.39	3.95	76		2.71		
Management and service fees from subsidiary holding companies.....	0	0.73	42	0	0.44	45	0	0.36	46	0	0.43	46		0.56		
Other income from subsidiary holding companies.....	0	-0.40	50	0	0.01	45	0	0.29	44	0	0.01	48		0		
Operating income from subsidiary holding companies.....	142.49	58.37	90	47.63	55.20	42	3.13	76.49	26	9.39	61.19	26		64.33		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	0	74.16	7	0	69.76	8	0	67.32	10	0	65.18	11	8.31	59.17	28	
Interest income from bank subsidiaries.....	0	0.23	50	0.02	0.63	46	0.15	0.80	56	0.07	0.92	52	7.16	0.94	92	
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35	
Other income from bank subsidiaries.....	-16.84	0.02	0	-11.38	0.04	0	-81.16	0.03	0	26.75	0.02	99	0	0.09	44	
Operating income from bank subsidiaries	-16.84	83.13	0	-11.36	82.20	0	-81.01	78.80	0	26.81	74.20	21	15.48	69.23	24	
Dividends from nonbank subsidiaries	48.06	3.07	94	0	1.95	23	0	2.65	19	89.58	2.57	98	0.31	2.65	58	
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	5.64	2.79	84	
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40	
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42	
Operating income from nonbank subsidiaries	48.06	4.67	92	0	4.70	16	0	7.29	11	89.58	7.64	95	5.95	9.99	68	
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42	
Interest income from subsidiary holding companies.....	51.93	0.01	99	92.38	0.11	99	68.45	0.20	99	14.58	0.37	95	0	0.13	45	
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49	
Operating income from subsidiary holding companies.....	51.93	3.91	91	92.38	4.56	94	68.45	6.08	90	14.58	6.79	82	0	6.46	40	
Loans and advances from subsidiaries / Short term debt.....	0	158.10	15		135.13			83.37			87.87			83.68		
Loans and advances from subsidiaries / Total debt	0	26.38	13	0	27.08	12		28.33			26.53			39.18		